A N N U A L R E P O R T

OF THE SUPERINTENDENT OF INSURANCE

for the year ending December 31, 1987.

Northwest Territories **JUSTICE**

Northwest Territories Justice

August 8, 1988

THE HONOURABLE MICHAEL A. BALLANTYNE
MINISTER

Sir:

I take pleasure in submitting the Annual Report of the Superintendent of Insurance for the 1987 calendar year.

The report has been arranged into four areas of information and statistics, as follows:

Division I Register of Insurers

This is a register listing all insurance companies licensed during the year. As of December 31st, 165 companies held licences to undertake the classes of insurance indicated in the register. The following summary chart provides comparison figures for the two previous years, and also indicates the licence fees received in 1987.

	1985	1986	1987	Licence fees Received fees
Companies writing Life only	13	11	12	$ 3,785.
Companies writing Life and Other	50	49	50	28,395.
Companies writing Other than Life	102	99	103	55,905.

Appendix A contains the names of new companies who became licensed in 1987, those who withdrew from the Northest Territories and those who changed their names.

Division II Annual Return Abstracts of Licensed Insurers and

Division III Annual Return Abstracts of Unlicensed Insurers

The Insurance Act requires all insurers operating in the Territories, whether licensed or not, to pay to the Government a tax equal to two percent (2%) of its gross premiums receivable, plus one-half of one percent (½ of 1%) on fire insurance premiums, less certain deductible amounts.

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Divisions II and III of the report record, for each company, the gross premiums receivable, taxable premium income, and the premium taxes paid thereon. The following chart is a comparison of the totals of these figures for 1985, 1986 and 1987.

	1985	1986	1987
Gross Premiums Receivable	$26,018,935.	$34,068,714.	$30,852,620.
Taxable Premium Income	25,342,266.	$28,895,378.	$29,985,072.
Premium Tax			
-General	537,916.	609,202.	599,464.
-Fire			35,506.

Division IV Register of Agents, Brokers, Adjusters and Salesmen

The Division IV register lists all persons licensed to carry on the business of insurance in the Territories, and includes those who are non-residents, as well as N.W.T. residents, together with relevant information.

In order to become licensed, it is necessary for all persons except salesmen to write and pass a qualifying examination, or to prove they have done so in another jurisdiction. More and more individual N.W.T. residents are improving their professional qualifications by taking courses offered by various insurance industry educational associations.

The following chart provides a numerical summary of the information in the register, together with comparisons for the two previous years.

Agents (Resident in the N.W.T.)	1985	1986	1987
-Life	4	7	5
-Other than Life	18	23*	15
-Accident and Sickness	4	4	3
*(Includes 5 travel agents)			
Agents (Non-resident)			
-Life	22	26	32
-Other than Life	38	33	50
-Accident and Sickness	13	5	11
Adjusters			
-Resident	6	4	5
-Non-resident	14	14	9
Travel			
-Resident			4
-Non-resident			2

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There were 136 licences issued to agents, adjusters, etc, in 1987 resulting in revenue amounting to $6325.00

Legislation

An Act to Amend the Insurance Act was passed by the Legislative Assembly of the Northwest Territories on June 17, 1987. The changes included:

-the minimum coverage under an automobile liability policy was increased from $50,000 to $200,000 bringing the Northwest Territories in line with every other jurisdiction in Canada (except Quebec);

-uninsured and unidentified motorist coverage became mandatory on January 1, 1988 in all automobile liability policies;

-accident benefits payable under automobile liability policies for medical, rehabilitation and funeral expenses were increased;

-death benefits and loss of income payments were increased;

-a new broker's licence was created for brokers dealing with an unlicensed insurance company;

-provision was made for the Northwest Territories to participate in industry-run compensation plans designed to protect policy holders of insurance companies who become insolvent.

Revenue

Insurance-related revenue accruing to the Government of the Northwest Territories in 1987 totalled $729,380.

Insurance Compensation Fund

Legislation was passed in 1987 which provided the framework for the Northwest Territories' participation in an industry-financed compensation plan for the general insurance industry. It is anticipated that the Northwest Territories and all other jurisdictions in Canada will be entering the Property and Casualty Insurance Compensation Plan in 1988.

The plan is designed to provide compensation of up to $200,000 to policy holders or claimants in the event of the insolvency of a general insurance company operating in the Northwest Territories.

Discussions are ongoing between representatives of the Life and Health Insurance Industry for the purpose of developing a Life and Health Insurance Compensation Plan.

Retirement of Superintendent of Insurance

Mrs. Shirley Stevenson retired as Superintendent of Insurance and Director of Consumer and Corporate Affairs on August 31, 1987. Mrs. Stevenson held her position as Superintendent of Insurance since 1981. She and her husband, Hugh have retired to Edmonton, Alberta and will be missed by their many friends and colleagues.

Respectfully Submitted

Dorothy Mellor

Dorothy Mellor
Superintendent of Insurance

Attachment

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DIVISION I
INSURANCE LICENCE REGISTER

The Insurance Licence Register records the insurance Companies licensed in the Northwest Territories in 1987. Each company is authorized by the Superintendent of Insurance to sell or negotiate for the sale of specific classes of insurance.

L - life Insurance

P - property, fire alone or combined with use and occupancy, rent, profit, weather, inland marine, inland transportation, sprinkler leakage, explosion and falling aircraft insurance.

H - hail insurance

A - accident including vehicle and public liability, sickness or health, guarantee or suretyship, burglary, liability, and automobile insurance.

O - includes plate glass, steamboiler, livestock, explosion or any other class of insurance not enumerated in the foregoing.

DIVISION I

INSURANCE LICENCE REGISTER

INSURANCE COMPANIES LICENSED IN THE NORTHWEST TERRITORIES - 1987

INSURER	CLASSES
The Acadia Life Insurance Company	L
The Aetna Casualty and Surety Company	P H A O
The Aetna Casualty Company of Canada	P A O
Affiliated FM Insurance Company	P A O
Allendale Mutual Insurance Company	P O
Allstate Insurance Company of Canada	P A O
Allstate Life Insurance Company of Canada	L A
Alta Surety Company	A
American Home Assurance Company	P A O
American Life Insurance Company	L A
Amex Life Assurance Company	L A
Arkwright Mutual Insurance Company	P H A O
Avemco Insurance Company	P O
B.C.A.A. Insurance Company	P A O
The Boiler Inspection and Insurance Company of Canada	P A O
The British Aviation Insurance Company Limited	O
Buffalo Insurance Company	P A O
The Canada Accident and Fire Assurance Company	P A O
The Canada Life Assurance Company	L A
Canada West Insurance Company	P A
Canadian General Life Insurance Company	L A
Canadian General Insurance Company	P H A O
The Canadian Indemnity Company	P H A O
The Century Insurance Company of Canada	P H A O
Chateau Insurance Company	P A O
Chubb Insurance Company of Canada	P A O
CIGNA Insurance Company of Canada	P H A O
CIGNA Life Insurance Company of Canada	L A
The Citadel General Assurance Company	P H A O
The Citadel Life Assurance Company	L A

INSURANCE COMPANIES LICENSED IN THE NORTHWEST TERRITORIES - 1987 (CONT'D)

INSURER	CLASSES
Colonia Life Insurance Company	L
The Commerce Group Insurance Company	P H A O
Commerce & Industry Insurance Company of Canada	P A O
Commercial Union Assurance Company PLC	P O
Commercial Union Assurance Company of Canada	P H A O
Commercial Union Life Assurance Company of Canada	L A
Commonwealth Insurance Company	P A O
Confederation Life Insurance Company	L A
Constellation Assurance Company	A
The Continental Insurance Company of Canada	P H A O
The Continental Insurance Company	P H A O
The Continental Assurance Company	L A
The Contingency Insurance Company Limited	P A O
Co-operators General Insurance Company	P H A O
Co-operators Life Insurance Company	L A
Coseco Insurance Company	P A
Coronation Insurance Company Limited	P A O
Crown Life Insurance Company	L A
Cumis Life Insurance Company	L A
The Dominion Insurance Corporation	P H A O
Eagle Star Insurance Company Limited	O
Eaton Life Assurance Company	L A
Ecclesiastical Insurance Company PLC	P A
Elite Insurance Company	P A O
Employers Insurance of Wausu, A Mutual Company	P A O
The Equitable General Insurance Company	P O
The Equitable Life Insurance Company of Canada	L
The Exelsior Life Insurance Company	L A
Federal Insurance Company	P A O
Financial Life Assurance Company of Canada	L A
Fireman's Fund Insurance Company	P A O
First North American Insurance Company	A

INSURANCE COMPANIES LICENSED IN THE NORTHWEST TERRITORIES - 1987 (CONT'D)

INSURER	CLASSES
Ford Life Insurance Company	L A
Gan Incendie Accidents	P A O
The General Accident Assurance Company of Canada	P A O
Gerling Global General Insurance Company	P H A O
Glacier National Life Assurance Company	L A
The Great West Life Assurance Company	L A
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	P A O
The Halifax Insurance Company	P A O
The Halifax Life Insurance Company	L
The Home Insurance Company	P A O
The Imperial Life Assurance Company of Canada	L A
Industrial-Alliance Life Insurance Company	L A
Insurance Company of North America	P A O
Jevco Insurance Company	P A
John Alden Life Insurance Company	L A
Kansa General Insurance Company	P A
Knights of Columbus	L
The Laurentian Mutual Insurance	L A
Laurentian Pacific Insurance Company	P A O
Laurier Life Insurance Company	L A
Liberty Mutual Fire Insurance Company	A
Liberty Mutual Insurance Company	A
London and Midland General Insurance Company	P A O
London Life Insurance Company	L A
Lumberman's Mutual Casualty Company	P A O
The Manufacturers Life Insurance Company	L A
The Maritime Life Assurance Company	L
Markel Insurance Company of Canada	P H A O

INSURANCE COMPANIES LICENSED IN THE NORTHWEST TERRITORIES - 1987 (CONT'D)

INSURER	CLASSES
Massachusetts Indemnity & Life Insurance Company	A
Metropolitan Insurance Company	P A O
Metropolitan Life Insurance Company	L A
Metropolitan Life Insurance Company of Canada	L A
M I C Life Insurance Corporation	L A
Montreal Life Insurance Company	L
Mony Life Insurance Company of Canada	L A
The Mortgage Insurance Company of Canada	O
The Mutual Life Assurance Company of Canada	L A
Mutual of Omaha Insurance Company	L A
The National Life Assurance Company of Canada	L A
New Hampshire Insurance Company	P A
New Rotterdam Insurance Company	P A
New York Life Insurance Company	L A
New York Life Insurance Company of Canada	L A
Niagara Fire Insurance Company	P H A O
Non-Marine Underwriters, Members of Lloyds, London	P H A O
North American Company for Property and Casualty Insurance	P H A O
North American Life and Casualty Company	L A
North American Life Assurance Company	L A
The Northern Life Assurance Company of Canada	L
The North West Life Assurance Company of Canada	L A
Norwich Union Life Insurance Society	L
Orion Insurance Company PLC	P O
Pacific Employers Insurance Company	P A O
The Paul Revere Life Insurance Company	L A
Pennsylvania Life Insurance Company	L A
The Personal Insurance Company of Canada	P A O
Phoenix Assurance Company of Canada	P H A O

INSURANCE COMPANIES LICENSED IN THE NORTHWEST TERRITORIES - 1987 (CONT'D)

INSURER	CLASSES
Progressive Casualty Insurance Company	P A
Protection Mutual Insurance Company	P O
Prudasco Assurance Company	P H A O
The Prudential Assurance Company Limited	L P H A O
The Prudential Assurance Company of England Property and Casualty (Canada)	P H A O
The Prudential Life Assurance Company of England (Canada)	L A
Prudential of America General Insurance Company (Canada)	P A
Reliance Insurance Company	P A O
Royal Insurance Company of Canada	P A O
Royal Life Insurance Company of Canada	L
Royal Life Insurance Limited	L
St. Paul Fire & Marine Insurance Company	P A O
Scottish & York Insurance Company Limited	P A O
Seaboard Life Insurance Company	L A
Seaboard Surety Company	A O
Seaboard Surety Company of Canada	P A
Security National Insurance Company	P A O
Simcoe & Erie General Insurance Company	P A
The Sovereign General Insurance Company	P O
The Standard Life Assurance Company	L A
The Stanstead & Sherbrooke Insurance Company	P A O
Sun Alliance Insurance Company	P A
Sun Life Assurance Company of Canada	L A
Symons General Insurance Company	P A O
The Tokio Marine & Fire Insurance Company	P A O
Toronto General Insurance Company	P H A O
Toronto Mutual Life Insurance Company	L A
Traders General Insurance Company	P H A O
Trafalgar Insurance Company of Canada	P A
Transamerica Life Insurance Company of Canada	L

INSURANCE COMPANIES LICENSED IN THE NORTHWEST TERRITORIES - 1987 (CONT'D)

INSURER	CLASSES
Transamerica Occidental Life Insurance Company	L A
The Travelers Indemnity Company	P H A O
Travelers Indemnity Company of Canada	P H A O
The Travelers Insurance Company	L A
Travelers Life Insurance Company of Canada	L A
United of Omaha Life Insurance Company	L A
United States Fidelity and Guaranty Company	P A O
United States Fire Insurance Company	P A O
U S F & G Insurance Company of Canada	P A O
Utica Mutual Insurance Company	P H A O
Voyageur Insurance Company	P A
Wellington Insurance Company	P H A O
Western Surety Company	A
The Yasuda Fire and Marine Insurance Company Limited	P A
Zurich Insurance Company	P A O
Zurich Life Insurance Company of Canada	L A

Appendix A

1987

New Companies

1) Avemco Insurance Company
2) Coseco Insurance Company
3) Knights of Columbus
4) North American Company for Property & Casualty Insurance.
5) The Northern Life Assurance Company of Canada
6) Progressive Casualty Insurance Company
7) Prudential of America General Insurance Company (Canada)
8) Voyaguer Insurance Company

Withdrawals

1) Assitalia - Le Assicuragioni D' Italia S.P.A.
2) Gold Circle Insurance Company

Change of Name

1) INA Life Insurance Company of Canada to CIGNA Life Insurance Company of Canada

2) Alliance Mutual Life Insurance Company to Industrial Alliance Life Insurance Company

3) Arkwright - Boston Manufacturers Mutual Insurance Company to Arkwright Mutual Insurance Company

4) The Contingency Insurance Company to the Contingency Insurance Company Limited

5) The Excelsior Life Insurance Company of Canada to the Excelsior Life Insurance Company

DIVISION II
ANNUAL RETURN ABSTRACTS OF
LICENSED INSURERS

DIVISION II

ANNUAL RETURN ABSTRACTS OF LICENSED INSURERS

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premiur Taxes
The Acadia Life Insurance Company	9,552.00	9,515.00	190.00
The Aetna Casualty and Surety Company	101,857.00	101,857.82	2,198.43
The Aetna Casualty Company of Canada	21,542.27	21,542.27	490.26
Affiliated FM Insurance Company	.00	.00	.00
Allendale Mutual Insurance Company	785,442.00	785,442.00	18,785.00
Allstate Insurance Company of Canada	77,080.00	77,080.00	1,543.43
Allstate Life Insurance Company of Canada	25,076.00	25,080.00	501.60
Alta Surety Company	.00	.00	.00
American Home Assurance Company	329,828.00	329,828.00	6,597.00
American Life Insurance Company	2,081.00	2,081.00	42.00
Amex Life Insurance Company	.00	.00	.00
Arkwright Mutual Insurance Company	.00	.00	.00
Avemco Insurance Company	.00	.00	.00
B.C.A.A. Insurance Company	188.00	188.00	3.76
The Boiler Inspection and Insurance Company of Canada	47,425.75	43,908.75	877.96
The British Aviation Insurance Company Limited	343,000.00	343,000.00	6,860.00
Buffalo Insurance Company	.00	.00	.00
The Canada Accident & Fire Assurance Company	.00	.00	.00
The Canada Life Assurance Company	181,579.00	164,795.00	3,295.00
The Canada West Insurance Company	3,428.00	3,428.00	69.00

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premium Taxes
Canadian General Life Insurance Company	23,174.00	18,929.00	378.58
Canadian General Insurance Company	7,000.00	7,000.00	145.00
The Canadian Indemnity Company	618,000.00	618,000.00	12,911.06
The Century Insurance Company of Canada	.00	.00	.00
Chateau Insurance Company	1,000.00	1,000.00	25.00
Chubb Insurance Company of Canada	69,000.00	69,000.00	1,400.00
CIGNA Insurance Company of Canada	990,000.00	990,000.00	22,495.00
CIGNA Life Insurance Company of Canada	.00	.00	.00
The Citadel General Assurance Company	8,868.00	8,868.00	177.36
The Citadel Life Assurance Company	20,632.00	18,976.00	397.52
Colonia Life Insurance Company	14,300.97	14,300.97	286.02
Commerce Group Insurance Company	289,000.00	289,000.00	5,780.00
Commerce & Industry Insurance Company of Canada	.00	.00	.00
Commercial Union Assurance Company PLC	60,000.00	60,000.00	1,200.00
Commercial Union Assurance Company of Canada	2,867,000.00	2,867,000.00	61,180.00
Commercial Union Life Assurance Company of Canada	20,012.74	19,158.43	383.17
Commonwealth Insurance Company	376,000.00	376,000.00	8,335.00
Confederation Life Insurance Company	196,336.00	183,320.00	3,666.00
Constellation Assurance Company	1,795.00	1,795.00	35.00
The Continental Insurance Company of Canada	.00	.00	.00
The Continental Insurance Company	202,000.00	202,000.00	4,088.40
Continental Assurance Company	5,000.00	5,000.00	125.00

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premium Taxes
The Contingency Insurance Company Limited	13,046.00	13,046.00	279.00
Co-operators General Insurance Company	525,000.00	525,000.00	12,465.00
Co-operators Life Insurance Company	45,554.00	40,857.00	817.14
Coseco Insurance Company			
Coronation Insurance Company Limited	809,816.00	809,816.00	16,196.32
Crown Life Insurance Company	46,376.00	44,301.00	886.12
Cumis Life Insurance Company	.00	.00	.00
The Dominion Insurance Corporation	16,000.00	16,000.00	385.00
Eagle Star Insurance Company Limited	371,000.00	371,000.00	7,420.00
Eaton Life Assurance Company	111,519.00	95,805.00	1,916.11
Ecclesiastical Insurance Office PLC	141,162.00	141,162.00	3,519.01
Elite Insurance Company	1,063,000.00	1,063,000.00	25,255.00
Employers Insurance of Wausau, A Mutual Company	6,895.00	6,895.00	137.00
The Equitable General Insurance Company	.00	.00	.00
The Equitable Life Insurance Company of Canada	38,310.00	34,114.00	682.28
The Excelsior Life Insurance Company	288,862.00	284,480.00	5,689.00
Federal Insurance Company	.00	.00	.00
Financial Life Assurance Company of Canada	3,548.00	3,287.00	66.00
Fireman's Fund Insurance Company	16,620.00	16,620.00	332.00
First North American Insurance Company	1,020.00	1,020.00	20.00
Ford Life Insurance Company	(2,142.00)	(2,142.00)	(42.84)
Gan Incendie Accidents	9,321.00	9,321.00	195.00

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premium Taxes
The General Accident Assurance Company of Canada	131,161.00	131,161.00	2,875.00
Gerling Global General Insurance Company	87,918.00	87,918.00	1,832.00
Glacier National Life Assurance Company	705.00	705.00	14.10
The Great West Life Assurance Company	425,042.24	383,119.91	7,662.40
The Guarantee Company of North America	147,000.00	147,000.00	2,940.00
Guardian Insurance Company of Canada	3,067,000.00	3,067,000.00	62,985.00
The Halifax Insurance Company	473,000.00	473,000.00	11,015.00
The Halifax Life Insurance Company	827.02	827.02	16.54
The Home Insurance Company	18,000.00	18,000.00	345.00
The Imperial Life Assurance Company of Canada	179,610.00	156,430.00	3,129.00
Industrial-Alliance Life Insurance Company	25,498.00	22,064.00	441.00
Insurance Company of North America	25,000.00	25,000.00	660.00
Jevco Insurance Company	20,455.00	20,455.00	511.37
John Alden Life Insurance Company	.00	.00	.00
Kansa General Insurance Company	225,827.00	225,827.00	4,516.54
Knights of Columbus			
The Laurentian Mutual Insurance	.00	.00	.00
Laurentian Pacific Insurance Company	330,016.00	330,016.00	10,891.67
Laurier Life Insurance Company	.00	.00	.00
Liberty Mutual Fire Insurance Company	8,656.00	8,656.00	173.12
Liberty Mutual Insurance Company	10,414.00	10,414.00	208.22

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premiu Taxes
London and Midland General Insurance Company	.00	.00	.00
London Life Insurance Company	961,617.00	769,895.00	15,398.00
Lumbermen's Mutual Casualty Company	4,000.00	4,000.00	80.00
The Manufacturers Life Insurance Company	510,283.00	421,452.00	8,429.04
The Maritime Life Assurance Company	183,148.00	175,634.00	3,512.68
Markel Insurance Company of Canada	620,919.00	620,919.00	12,421.00
Massachusetts Indemnity & Life Insurance Company	8,291.00	2,487.00	49.74
Metropolitan Insurance Company	8,155.00	8,155.00	163.10
Metropolitan Life Insurance Company	117,946.00	104,896.00	2,098.00
Metropolitan Life Insurance Company of Canada	419.00	419.00	8.00
M I C Life Insurance Corporation	8,271.00	8,271.00	165.42
Montreal Life Insurance Company	17,521.00	17,005.00	340.10
Mony Life Insurance Company of Canada	26,326.00	26,326.00	526.52
The Mortgage Insurance Company of Canada	1,000.00	1,000.00	20.00
The Mutual Life Assurance Company of Canada	664,897.00	467,895.00	9,358.00
Mutual of Omaha Insurance Company	13,880.00	12,818.00	256.36
The National Life Assurance Company of Canada	418,400.00	415,297.00	8,306.00
New Hampshire Insurance Company	162,485.00	162,485.00	3,266.00
New Rotterdam Insurance Company	20,837.00	20,837.00	435.00
New York Life Insurance Company	46,514.00	29,180.00	584.00
New York Life Insurance Company of Canada			
Niagara Fire Insurance Company	.00	.00	.00
Non-Marine Underwriters, Members of Lloyds, London	1,162,611.00	1,162,611.00	23,457.17

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premium Taxes
North American Company for Property and Casualty Insurance	.00	.00	.00
North American Life and Casualty Company	1,411.00	1,411.00	28.22
North American Life Assurance Company	107,772.00	87,884.00	1,758.00
The Northern Life Assurance Company of Canada			
The North West Life Assurance Company of Canada	2,415.00	2,062.00	41.24
Norwich Union Life Insurance Society	1,095.00	1,078.00	21.56
Orion Insurance Company PLC	150,451.09	150,451.09	3,009.00
Pacific Employers Insurance Company	.00	.00	.00
The Paul Revere Life Insurance Company	20,111.00	20,109.00	402.18
Pennsylvania Life Insurance Company	953.00	953.00	19.06
The Personal Insurance Company of Canada	88,762.00	88,762.00	1,908.01
Phoenix Assurance Company of Canada	.00	.00	.00
Progressive Casualty Insurance Company			
Protection Mutual Insurance Company	136,137.00	136,137.00	3,226.00
Prudasco Assurance Company	.00	.00	.00
The Prudential Assurance Company Limited	276,047.00	261,568.00	5,231.00
The Prudential Assurance Company of England Property & Casualty (Canada)	.00	.00	.00
The Prudential Life Assurance Company of England (Canada)	88.00	88.00	2.00
Prudential of America General Insurance Company (Canada)	.00	.00	.00

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premium Taxes
Reliance Insurance Company	(2,146.00)	(2,146.00)	(44.95)
Royal Insurance Company of Canada	3,242,000.00	3,242,000.00	68,087.60
Royal Life Insurance Company of Canada	1,867.00	1,867.00	37.00
Royal Life Insurance Limited	15,435.00	10,309.00	206.00
St. Paul Fire and Marine Insurance Company	447,586.72	447,586.72	11,182.20
Scottish & York Insurance Company Limited	287,000.00	287,000.00	5,860.00
Seaboard Life Insurance Company	47,533.00	42,260.00	845.00
Seaboard Surety Company	.00	.00	.00
Seaboard Surety Company of Canada	30,961.00	30,961.00	619.22
Security National Insurance Company	2,000.00	2,000.00.	40.00
Simcoe & Erie General Insurance Company	592,572.00	592,572.00	11,851.00
The Sovereign General Insurance Company	331,852.00	331,852.00	7,978.23
The Sovereign Life Insurance Company	26,197.00	23,446.00	468.92
The Standard Life Assurance Company	.00	.00	.00
The Stanstead & Sherbrooke Insurance Company	.00	.00	.00
Sun Alliance Insurance Company	40,000.00	40,000.00	807.00
Sun Life Assurance Company of Canada	2,218,240.00	2,115,286.00	42,305.72
Symons General Insurance Company	171,776.00	171,776.00	4,194.77
The Tokio Marine & Fire Insurance Company Limited	.00	.00	.00
Toronto General Insurance Company	6,000.00	6,000.00	120.00
Toronto Mutual Life Insurance Company	42,136.00	41,701.00	834.00
Traders General Insurance Company	3,000.00	3,000.00	60.00
Trafalgar Insurance Company of Canada	17,000.00	17,000.00	340.00

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premium Taxes
ınsamerica Life Insurance Company of Canada	34,188.00	34,188.00	638.76
ınsamerica Occidental Life Insurance Company	15,640.00	15,640.00	312.80
e Travelers Indemnity Company	40,848.00	40,804.00	810.47
e Travelers Indemnity Company of Canada	42,398.00	42,398.00	883.56
e Travelers Insurance Company	335.00	335.00	6.70
ıe Travelers Life Insurance Company of Canada	38,396.00	38,396.00	767.92
ıited of Omaha Life Insurance Company	69.00	69.00	1.38
ıited States Fidelity & Guaranty Company	(1,469.70)	(1,469.70)	(33.45)
ıited States Fire Insurance Company	3,055.00	3,055.00	64.73
S F & G Insurance Company of Canada	325,843.58	325,843.58	7,353.38
tica Mutual Insurance Company	376.00	376.00	7.52
oyageur Insurance Company	.00	.00	.00
ellington Insurance Company	25,683.00	25,683.00	521.00
lestern Surety Company	93,173.00	93,173.00	1,863.46
he Yasuda Fire & Marine Insurance Company Limited	.00	.00	.00
Zurich Insurance Company	158,289.00	159,289.00	3,229.16
Zurich Life Insurance Company of Canada	64,050.00	63,689.00	1,273.78

NOTE: 0 is used where return filed disclosed no premiums received, premium received was under $1.00 or deduction allowed exceed premiums.

DIVISION 111
ANNUAL RETURN ABSTRACTS OF
UNLICENSED INSURERS

DIVISION III

ANNUAL RETURN ABSTRACTS OF UNLICENSED INSURERS

Insurer	Gross Insurance Premiums Receivable	Taxable Premium Income	Premium Taxes
Calvert Insurance Company	6,951.00	6,951.00	173.78
The Canadian Surety Company	11,163.00	11,163.00	2232.00
Constitution Insurance Company of Canada	132.00	132.00	3.00
Continental Casualty Company	83,683.00	83,683.00	1,673.66
Gerling Global Life Insurance Company	5,529.00	5,529.00	106.50
Gore Mutual Insurance Company	18,084.00	18,084.00	367.81
The London Assurance	1,000.00	1,000.00	20.00
The Mutual Life Insurance Company of New York	2,334.00	809.00	16.18
Pioneer Life Assurance Company	16,992.00	11,726.00	234.52
The Prudential Insurance Company of America	234,899.00	208,608.00	4,172.00
State Farm Mutual Autmobile Insurance Company	51,860.00	51,860.00	1,037.20
Sun Alliance and London Assurance Company Limited	2,714.00	2,376.00	48.00
The Wawanesa Mutual Insurance Company	39,426.00	39,426.00	788.52
Westbury Life Insurance Company	1,209.00	1,209.00	24.18

NOTE: 0 is used where return filed disclosed no premiums received, premium received was under $1.00, or deductions allowed exceed premiums.

DIVISION IV
AGENT LICENCE REGISTER

DIVISION IV

AGENTS LICENCE REGISTER

INSURANCE AGENTS LICENSED IN 1987

GENERAL INSURANCE AGENTS - Resident

NAME	FIRM	LOCATION	EXCEPTIONS
David Beson	Reed Stenhouse Limited	Yellowknife, NT	L H
Denise Brackett	Igloo Insurance Limited	Yellowknife, NT	L H
Patricia Ewasyke	Igloo Insurance Limited	Yellowknife, NT	L H
William Harris	Norland Travel & Insurance Agencies Ltd.	Hay River, NT	L H
John Heath	Otto & Associates Insurance Company (1980) Ltd.	Inuvik, NT	H
Saul Heywood	Igloo Insurance Limited	Yellowknife, NT	L H
Brenda Jensen	Reed Stenhouse Limited	Yellowknife, NT	L H
Trena J. Jones	Norland Travel & Insurance Agencies Ltd.	Hay River, NT	L H
Garth Lane	Reed Stenhouse Limited	Yellowknife, NT	L H
Ole Loberg	Loberg Agencies Limited	Hay River, NT	H
Patricia Patterson	Husky Insurance & Real Estate (1981) Limited	Inuvik, NT	L H
Lynn Strathdee	Ferguson Agencies Limited	Fort Smith, NT	L H
Carolann Thompson	Reed Stenhouse Limited	Yellowknife, NT	L H
Wilfred Tordiff	Ferguson Agencies Ltd	Fort Smith, NT	L A & S

GENERAL INSURANCE AGENT - Non-Resident

NAME	FIRM	LOCATION	EXCEPTIONS
Michael Burrows	Riddle, McCann Rattenbury & Associates (1981) Limited	Peace River, AB	L H
Pierre Chouinard	Gerard Parizeau Ltee	Montreal, P.Q.	L
Teresa Clarkson	Baragar-Evans Insurance Ltd.	Edmonton, AB	L H
Robert Clay	Clay-Robinson's Limited	Calgary, AB	L H
Robert Conner	Marsh & McLennan Limited	Edmonton, AB	L H
Wayne Deib	Evans, Deib & Associates Ltd.	Edmonton, AB	L H
George Depres	Depres & Associates Insurance Agency	Winnipeg, MB	L H
Peter Drury	Reed Stenhouse Limited	Edmonton, AB	L H
Donald Edwards	Northland Agency (1976) Limited	Ft. Nelson, BC	L
William Falconar	Falconar Insurance Associates Ltd.	Edmonton, AB	L H
Raymond Fleming	R.J. Fleming Agencies Ltd.	Cochrane, AB	L H
Matthew Flynn	Sedgwick Tomenson Inc.	Calgary, AB	L H
Janet Folk	J. Folk & Associates Agencies	Edmonton, AB	L H
Gilles (Gil) Goudreau	Marsh & McLennan	Edmonton, AB	L H
John Greenan	Greenan Insurance Limited	Edmonton, AB	L H
Armand Guerett	Sedgwick Tomenson Inc.	Edmonton, AB	L H
Robert Holmes	Younger & Holmes Limited	Peace River, AB	L H
William Hooson	Otto & Associates Insurance Company (1982) Limited	Edmonton, AB	L H
Walter Hyska	Hyska's Insurance Agency	Churchill, MB	L
Edward Kattler	Johnson Higgins Willis Faber Ltd.	Calgary, AB	L H
Gerald Llewellyn	Reed Stenhouse Limited	Winnipeg, MB	L H

GENERAL INSURANCE AGENTS - Non-Resident (CONT'D)

NAME	FIRM	LOCATION	EXCEPTIONS
John Mazurek	Morgex Insurance Group Ltd.	Edmonton, AB	L H
Roy Millar	Millar Homynyk Agencies Limited	Edmonton, AB	L H
James Mones	Mones Associates Insurance Brokers Limited	Edmonton, AB	L H
Henry Muller	Sedgwick Tomenson Inc.	Edmonton, AB	L H
Lloyd Orris	Johnson & Higgins Willis Faber Limited	Edmonton, AB	L H
Raymond Piche	Ayotte Piche Insurance Services Ltd.	Edmonton, AB	L H
Florent Pigeon	Pigeon Roy Ltd.	Ottawa, ON	L
John Pilgrim	Sedgwick Tomenson Inc.	Calgary, AB	L H
Brenton Potter	Marsh McLennan Limited	Edmonton, AB	L H
Gordon Roberts	Leips Insurance Corporation	Winnipeg, MB	L A & S
Bryan Robinson	Dale ompany Limited	Edmonton, AB	L H
J. Douglas Ross	Reed S house Limited	Edmonton, AB	L
Robert Sharp	Reed S house Limited	Edmonton, AB	L H
Ronald Simpson	Medal Insurance (Edmonton) Ltd.	Edmonton, AB	L H
Peter Smalley	Evan ib & Associates Ltd.	Edmonton, AB	L H
James Steadman	Marsh McLennan Ltd.	Calgary, AB	L H
Carman Thompson	Phoer Insurance Brokers Limited	Edmonton, AB	L H
William Thompson	B.C. Insurance Company	Vancouver, BC	L
Edmund Turcotte	Johns & Higgins Willis Faber Ltd.	Calgary, AB	L H
Sharon Van Helm	J.H. net (Canada) Ltd.	Toronto, ON	L
Stephen Wakeman	Reed enhouse Limited	Edmonton, AB	L H

GENERAL INSURANCE AGENT - Non-Resident (CONT'D)

NAME	FIRM	LOCATION	EXCEPTIONS
Susan Wakeman	Stewart Smith (Canada) Limited	Edmonton, AB	L H
Frederick Wilson	Wilson Risk Management Alta. Ltd.	Edmonton, AB	L H
Allan Ziehlke	Reed Stenhouse Limited	Edmonton, AB	L H

LIFE INSURANCE AGENTS - Resident

NAME	FIRM	LOCATION
John (Jack) Heath	Commercial Union Assurance Company Limited	Inuvik, NT
Ole M. Loberg	Sun Life Assurance Company of Canada	Yellowknife, NT
John Ludwig	Seaboard Life Insurance Company	Fort Smith, NT
Roger Morrison	Mutual Life Assurance Company of Canada	Hay River, NT
Barry Talbot	Manufacturers Life Insurance Company	Yellowknife, NT

LIFE INSURANCE AGENTS - Non-Resident

NAME	FIRM	LOCATION
Liala Ackerman	Laurier Life Insurance Company	Willowdale, ON
Maurice Anderson	The Canada Life Insurance Company	Edmonton, AB
Jose Angeles Jr.	New York Life Insurance Company	Edmonton, AB

LIFE INSURANCE AGENTS - Non-Resident (CONT'D)

NAME	FIRM	LOCATION
John Baker	Metropolitan Life Insurance Company	Burnaby, B.C.
Bernie Beleskey	The Standard Life Assurance	Kitchener, ON
Dewayne Butterfield	The Great West Life Assurance Company	Prince Albert, SK
Eric Emde	The London Life Assurance Company	Edmonton, AB
William Fraser	Colonia Life Insurance Company	Edmonton, AB
Jan Gajda	Great West Life Assurance Company	Calgary, AB
John Garrett	Canadian General Life Insurance Company	Calgary, AB
Douglas Hare	The London Life Assurance Company	Waterloo, ON
George Hubick	The Imperial Life Assurance Company of Canada	Edmonton, AB
James Holt	Commercial Union Life Assurance Company of Canada	Watson Lake, YT
Nick Humeniuk	The Canada Life Assurance Company	Ft. McMurray, AB
John Ingle	Commercial Union Life Assurance Company of Canada	Toronto, ON
Brian Kennedy	Crown Life Insurance Company	Toronto, ON
Patrick King	London Life Insurance Company	Edmonton, AB
Howard Lacelle	The Manufacturers Life Insurance Company	Lloydminister, SK
Pierre Lacasse	Excelsior Life Insurance, Acadia Life, North American Life Maritime Life, and Transamerica Life	Whitehorse, YT
Paul Lane	Transamerica Occidental Life Insurance Company	Toronto, ON
Philippe Leroux	Manufacturers Life Insurance Company	Smithers, B.C.
Keith McIntosh	Prudential Assurance Company Ltd.	Halifax, N.S.
Douglas Pickering	Great West Life Assurance Company	Vancouver, B.C.
Paul Shelemey	The Manufacturers Life Insurance Company	St. Albert, AB
Richard Smedstad	The Mutual Life Assurance Company of Canada	Grande Prairie, AB
Morio Tahara	The Seaboard Life Insurance Company	Kelowna, B.C.
William Tainsh	North American Life Assurance Company	Edmonton, AB

LIFE INSURANCE AGENTS - Non-Resident (CONT'D)

NAME	FIRM	LOCATION
Theodore Thompson	Sovereign Life Assurance Company	North Bay, ON
William Thompson	Crown Life Insurance Company	Vancouver, B.C.
Michael Tompkins	London Life Insurance Company	Edmonton, AB
Frank Turner	Metropolitan Life Insurance Company	Edmonton, AB
Edward Zentner	Knights of Columbus	Calgary, AB

ACCIDENT & SICKNESS INSURANCE AGENTS - Resident

NAME	FIRM	LOCATION
William Colthorp	Pennsylvania Life Insurance Company	Pine Point, NT
Roger Morrison	Mutual Life Insurance Company of Canada	Hay River, NT
Roderick Murphy	Great West Life Assurance Company	Yellowknife, NT
Barry Talbot	Manufacturers Life Insurance Company	Yellowknife, NT

ACCIDENT & SICKNESS INSURANCE AGENTS - Non-Resident

NAME	FIRM	LOCATION
Maurice Anderson	The Canada Life Assurance Company	Edmonton, AB
Eric Emde	London Life Insurance Company	Edmonton, AB
William Fraser	Colonia Life Insurance Company	St. Albert, AB
Jan Gajda	Investors Syndicate Limited	Edmonton, AB
George Hubick	Imperial Life Assurance Company of Canada	Edmonton, AB
John Ingle	Commercial Union Life Assurance Company of Canada	Toronto, ON
Brian Kennedy	The Alexander Consulting Group Limited	Toronto, ON
Howard Lacelle	The Manufacturers Life Insurance Company	Lloydminister, SK
Pierre Lacasse	Excelsior Life Insurance Company	Whitehorse, YT
Kory Shandler	Real Securities of Canada	Vancouver, B.C.
Richard Smedstad	Mutual Life of Canada	Grande Prairie, AB

INSURANCE ADJUSTERS - Resident

NAME	FIRM	LOCATION
Donald Cottrell	Quality Insurance Claims Services (N.W.T.) Ltd.	Yellowknife, NT
Claude Goebel	Arctic West Adjusters	Yellowknife, NT
Patricia Hood	Quality Insurance Insurance Claims Services (N.W.T.) Ltd.	Yellowknife, NT
Deborah Marcotte	Quality Insurance Claims Services (N.W.T.) Ltd.	Yellowknife, NT
Greg Merrithew	Arctic West Adjusters Ltd.	Yellowknife, NT

INSURANCE ADJUSTER - Non-Resident

NAME	FIRM	LOCATION
Paul Greening	Stinson-Eisler Adjustment Bureau (Saskatoon)	Saskatoon, SK
John Hopkins	Underwriters Adjustment Bureau Ltd.	Whitehorse, YT
Elvin Kathler	Elvin E. Kathler-a Claims Company	Winnipeg, MB
Dennis Leonard	Leonard Hirst & Miller Adjusters (1977) Ltd.	Edmonton, AB
William Miller	Morden & Helwig Limited	Whitehorse, YT
Norman S. Perih	S.J. Kernaghan Adjusters Limited	Edmonton, AB
Donald Phillips	Underwriters Adjustment Bureau Ltd.	Edmonton, AB
William Sawchuk	Underwriters Claims Services Ltd.	Edmonton, AB
Geoffrey K. Taylor	W.A. Ling & Co. Ltd.	Toronto, ON
Edward Donald Uhl	Adjusters International Corporation	Calgary, AB

TRAVEL AGENTS - Agents who are li[illegible] sell Travel, Accident & Sickness and Baggage Insurance.

Canadiand Airlines International	Calgary, AB	
Terrance Carrol	Yellowknife Travel Agency	Yellowknife, NT
Jim Eirickson	Mack Travel Agency	Yellowknife, NT
John Hudson	Voyageur Travel Insurance Limited	Brampton, ON
Stuart Wallis	Mack Travel Limited	Inuvik, NT

INSURANCE SALESMEN

NAME	AGENCY REPRESENTED	LOCATION
NIL	NIL	NIL